

AGGREGATE COMPLAINTS STATISTICS: 2006 to 2013 H1

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Complaints (1) - Complaints by product group and cause (first half of 2013*)

Number and percentage of complaints by product group and cause as a proportion of total complaints for each product group

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Product Group (a):

	Banking		Decumulation, life and pensions (b)		General insurance & pure protection		Home Finance		Investments		Total (Product Group)	
2013 H1* - Complaints by product group and cause of complaint												
Cause of complaint:												
Advising, selling and arranging	42,370	7%	35,163	44%	1,810,960	85%	8,262	11%	12,412	27%	1,909,167	66%
Arrears related	20,016	3%	298	0%	2,548	0%	7,951	10%	86	0%	30,899	1%
General admin/customer service	297,396	51%	33,410	42%	194,977	9%	37,495	49%	26,197	57%	589,475	20%
Terms and disputed sums/charges	196,129	34%	7,829	10%	88,832	4%	19,305	25%	5,565	12%	317,660	11%
Other	22,361	4%	2,683	3%	29,086	1%	3,798	5%	1,988	4%	59,916	2%
Total	578,272	100%	79,383	100%	2,126,403	100%	76,811	100%	46,248	100%	2,907,117	100%

Notes:

(a) Refer to Note 1 for the product names in each product group.

* H1 means the first half of the year: 1 January to 30 June

(b) "Decumulation" means the conversion of pension assets accumulated during working life into pension income to be spent during retirement.

Complaints (2) - Volumes

Click '+' above to show previous half-years

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Reporting Periods:

H1 means first half of the year (1 Jan to 30 June), H2 means second half of the year (1 July to 31 December).

	2009-H1	2009-H2	2010-H1	2010-H2	2011-H1 (b)	2011-H2 (b)	2012-H1 (b)	2012-H2 (b)	2013-H1
2.1 Number of complaints by type of product (a)									
Banking	976,653	2,014,371	1,046,016	909,240	808,814	790,503	829,696	728,278	578,272
Decumulation, life and pensions	99,073	92,870	73,540	72,064	82,462	78,805	82,546	78,316	79,383
General Insurance & pure protection	338,115	421,368	518,137	732,071	834,782	1,215,615	2,367,172	2,494,267	2,126,403
Home Finance	61,931	80,230	57,963	64,026	67,531	69,095	81,462	80,227	76,811
Investments	55,946	44,872	43,122	41,588	43,605	40,983	43,482	41,197	46,248
Other (c)	96,765	484							
Total	1,628,483	2,654,195	1,738,778	1,818,989	1,837,194	2,195,001	3,404,358	3,422,285	2,907,117
2.2 Number of complaints by firm type (a)									
Bank (inc e-money issuers) and Building Society	1,189,076	2,225,458	1,299,543	1,275,025	1,255,529	1,590,467	2,596,519	2,567,798	1,903,423
General Insurance Intermediary	138,753	144,975	147,886	226,860	250,100	272,735	428,576	467,247	395,616
Investment Management	12,733	11,626	13,210	10,636	10,417	10,784	11,268	10,298	13,077
Life Insurer	63,599	51,420	43,960	41,461	47,014	47,702	53,108	50,474	54,434
Mortgage Business (Non-Deposit Taker)	14,655	13,232	22,688	29,241	29,867	52,681	95,336	105,384	82,862
Other Insurer	152,250	162,651	165,714	178,689	185,656	166,004	158,300	159,975	163,566
Personal Investment	22,552	13,994	20,398	20,690	24,088	27,262	34,369	34,620	36,793
Securities & Futures	12,166	9,420	7,475	7,064	6,207	5,239	5,276	5,204	6,484
Other (d)	22,699	21,419	17,904	29,323	28,316	22,127	21,606	21,285	250,862
Total	1,628,483	2,654,195	1,738,778	1,818,989	1,837,194	2,195,001	3,404,358	3,422,285	2,907,117
2.3 Number of complaints by cause of complaint									
Advising, selling and arranging	210,388	300,022	366,253	537,870	621,795	1,029,214	2,189,748	2,295,618	1,909,167
Arrears related	39,463	50,004	47,558	46,708	47,550	40,432	39,511	31,671	30,899
General admin/customer service	692,382	626,280	619,217	659,136	648,134	601,590	586,175	605,547	589,475
Terms and disputed sums/charges	487,117	1,572,133	597,824	469,851	426,897	430,552	485,334	420,638	317,660
Other	199,133	105,756	107,926	105,424	92,818	93,213	103,590	68,811	59,916
Total	1,628,483	2,654,195	1,738,778	1,818,989	1,837,194	2,195,001	3,404,358	3,422,285	2,907,117
2.4 Number of closed complaints by firm type (a)									
Bank (inc e-money issuers) and Building Society	1,139,263	1,189,777	2,456,670	1,219,998	1,010,606	1,735,950	2,298,611	2,913,338	1,954,159
General Insurance Intermediary	140,331	125,723	136,015	190,322	233,581	276,755	343,245	460,254	413,075
Investment Management	13,280	11,311	12,484	10,945	10,206	10,943	11,230	10,272	12,533
Life Insurer	65,844	53,649	42,722	41,765	45,611	48,974	52,172	51,635	54,322
Mortgage Business (Non-Deposit Taker)	14,108	12,406	22,315	25,015	28,548	54,889	82,864	115,071	82,175
Other Insurer	142,984	161,185	156,454	175,880	184,674	166,746	159,580	169,586	175,219
Personal Investment	22,658	13,594	19,377	20,943	22,279	26,659	34,221	36,276	34,508
Securities & Futures	12,253	10,017	7,978	7,267	6,176	5,285	5,518	5,080	6,223
Other (d)	22,805	22,171	17,363	30,819	27,696	22,586	20,707	21,848	225,775
Total	1,573,526	1,599,833	2,871,378	1,722,954	1,569,377	2,348,787	3,008,148	3,783,360	2,957,989
2.5 Number of closed complaints by type of product from 1 August 2009 (a)									
Banking	956,824	2,212,160	978,796	831,951	799,281	804,187	867,677	587,646	
Decumulation, life and pensions	92,757	73,062	73,371	79,385	80,450	80,397	80,922	78,015	
General Insurance & pure protection	365,323	484,944	563,502	552,126	1,356,121	2,000,117	2,702,176	2,171,194	
Home finance	105,381	58,578	65,099	64,127	70,674	80,526	89,657	76,372	
Investments	45,155	42,634	42,186	41,788	42,261	42,921	42,928	44,762	
Total	1,565,440	2,871,378	1,722,954	1,569,377	2,348,787	3,008,148	3,783,360	2,957,989	

Notes:

- (a) Refer to Notes 1&2 for product names and firm types.
 (b) Data has been updated from the previous publications due to firm resubmissions.
 (c) The 'Other' product group category was only available for firms to report prior to the reporting requirement changes on 1 August 2009. Therefore, data for this category will only be available up to end of July in 2009 H2.
 (d) Now includes authorised professional firms as the number of complaints previously recorded against the 'Professional Firms' category were relatively low and no firm in this category is required to publish their own data.
 (e) The increase in 2013 H1 is mainly caused by MBNA Limited changing firm types from 'Bank and Building Society' to 'Other' following cancellation of their accepting deposits regulated activity in January 2013. See Note 2 for a full breakdown of firm types

Complaints (2a) - Volumes by Product Name (a)
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Reporting Periods:

H1 means first half of the year (1 Jan to 30 June), H2 means second half of the year (1 July to 31 December).

Number of Complaints by Product Name (Note 1)	Product Group	2009-H1	2009-H2	2010-H1	2010-H2	2011-H1	2011-H2	2012-H1	2012-H2	2013-H1
		(b)				(c)	(c)	(c)	(c)	
Payment protection insurance	General insurance & pure protection		174,286	266,685	434,335	501,985	912,166	2,060,297	2,170,175	1,786,626
Other general insurance	General insurance & pure protection	149,115	227,001	236,181	281,675	311,900	284,156	281,060	297,059	313,860
Current accounts	Banking	588,876	1,627,310	634,959	474,429	395,757	370,595	323,955	304,196	280,711
Credit cards	Banking	171,481	195,082	206,131	235,712	229,463	251,391	331,754	283,705	164,134
Savings (inc. Cash ISA) and other banking	Banking	140,721	146,554	157,459	152,991	139,334	123,046	125,734	100,791	97,733
Other regulated home finance products	Home Finance	59,681	66,881	44,596	48,788	52,708	54,335	63,302	62,189	59,747
Unregulated loans	Banking	75,575	45,425	47,467	46,108	44,260	45,471	48,253	39,586	35,694
Endowments	Decumulation, life and pensions	57,366	52,091	36,208	34,161	37,366	35,188	34,578	34,493	35,238
Personal pensions and FSAVCs	Decumulation, life and pensions	27,187	20,529	20,157	20,009	23,178	23,099	24,642	22,715	24,180
Other pure protection	General insurance & pure protection	10,571	10,773	11,574	12,465	16,667	14,253	18,490	18,245	18,486
Other decumulation, life and pensions	Decumulation, life and pensions	13,558	18,596	15,666	16,518	20,072	18,985	21,098	18,918	18,086
PEPs / ISAs (exc. Cash ISAs)	Investments	15,240	11,144	12,341	11,268	12,058	11,739	13,552	13,308	15,844
Other unregulated home finance products	Home Finance		10,393	10,182	12,174	11,267	11,021	14,313	14,007	13,690
Investment bonds	Investments	16,986	12,760	10,469	11,241	12,306	10,885	10,126	8,940	8,735
Other investment products/funds	Investments	17,217	8,366	7,837	7,469	7,511	5,838	7,222	6,895	6,747
Investment management/service (inc. platforms)	Investments		5,776	4,985	4,638	4,787	5,154	5,119	5,073	6,479
Unit trusts/OEICs	Investments	5,880	4,535	5,356	5,036	5,141	5,177	4,672	4,162	4,671
Income protection	General insurance & pure protection	2,867	3,461	2,601	2,474	2,657	2,975	4,048	4,751	4,278
Critical illness	General insurance & pure protection	925	958	1,096	1,122	1,573	2,065	3,277	4,037	3,153
Impaired credit mortgages	Home Finance	1,810	2,573	2,629	2,681	3,118	3,209	3,213	3,364	2,730
Structured products	Investments		1,599	1,598	1,352	1,219	1,692	2,266	2,219	2,283
Investment trusts	Investments	623	692	536	584	583	498	525	600	1,489
Income drawdown products	Decumulation, life and pensions	743	1,174	807	708	1,042	990	1,326	1,121	1,035
Investment linked annuities	Decumulation, life and pensions	219	480	702	668	804	543	902	1,069	844
Equity release products	Home Finance	440	383	556	383	438	530	634	667	644
Other (d)	Other (up to 31 July 2009 only)	96,765	484							
Other GI/Pure protection (d)	General insurance & pure protection	174,637	4,889							
Total		1,531,718	2,654,195	1,738,778	1,818,989	1,837,194	2,195,001	3,404,358	3,422,285	2,907,117

Notes

(a) As the reporting requirements changes on 1 August 2009 have amended the product categories and groups we are not able to provide past trends for complaints by type of product. Where possible, we have mapped most of the products into their new categories and provide the data from 2009 only.

(b) Any blanks for 2009-H1 are new product categories for 2009-H2 onwards only.

(c) Data has been updated from the previous publication due to firm resubmissions.

(d) Categories only available for firms to report prior to the reporting requirement changes on 1 August 2009. Therefore, data for this category will only be available up to end of July in 2009 H2.

Complaints (3) - Speed of resolution

Number and percentage of complaints closed within 8 weeks as a proportion of total closed complaints for each firm and product type

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Reporting Periods:

H1 means first half of the year (1 Jan to 30 June), H2 means second half of the year (1 July to 31 December).

	2009-H1		2009-H2		2010-H1		2010-H2		2011-H1 (a)		2011-H2 (a)		2012-H1 (a)		2012-H2 (a)		2013-H1		
3.1 Complaints closed within 8 weeks by firm type (Note 2)																			
Bank (inc e-money issuers) and Building Society	1,012,052	89%	1,046,560	88%	2,035,436	83%	1,115,856	91%	871,233	86%	1,027,838	59%	1,970,660	86%	2,632,423	90%	1,793,682	92%	
General Insurance Intermediary	126,480	90%	118,530	94%	127,428	94%	170,639	90%	205,448	88%	226,278	82%	286,710	84%	342,681	74%	382,833	93%	
Investment Management	11,815	89%	10,595	94%	11,912	95%	10,207	93%	9,602	94%	10,296	94%	10,734	96%	9,836	96%	11,680	93%	
Life Insurer	61,372	93%	49,420	92%	40,542	95%	39,577	95%	43,296	95%	46,063	94%	50,303	96%	49,919	97%	52,255	96%	
Mortgage Business (Non-Deposit Taker)	13,117	93%	11,412	92%	19,353	87%	22,269	89%	21,493	75%	49,362	90%	78,355	95%	105,481	92%	76,391	93%	
Other Insurer	134,581	94%	152,084	94%	138,835	89%	157,211	89%	156,595	85%	144,221	86%	136,183	85%	146,825	87%	153,508	88%	
Personal Investment	18,594	82%	11,152	82%	17,413	90%	18,853	90%	19,589	88%	23,412	88%	30,520	89%	33,062	91%	31,738	92%	
Securities & Futures	10,957	89%	8,957	89%	7,107	89%	6,634	91%	5,653	92%	4,964	94%	5,155	93%	4,850	95%	5,918	95%	
Other (b)	21,834	96%	20,988	95%	16,642	96%	28,714	93%	25,581	92%	20,615	91%	19,288	93%	20,683	95%	210,484 (c)	93%	
Total	1,410,802		1,429,698		2,414,668		1,569,960		1,358,490		1,553,049		2,587,908		3,345,760		2,718,489		
As a percentage of all closed complaints	89.7%		89.4%		84.1%		91.1%		86.6%		66.1%		86.0%		88.4%		91.9%		
3.2 Complaints closed within 8 weeks by type of product from 1 August 2009 (Note 1)																			
Banking	866,488	91%	1,853,734	84%	930,975	95%	789,391	95%	764,312	96%	720,954	90%	756,295	87%	559,206	95%			
Decumulation, life and pensions	84,263	91%	67,479	92%	68,091	93%	73,974	93%	73,249	91%	74,537	93%	75,242	93%	72,820	93%			
General insurance & pure protection	313,267	86%	403,198	83%	473,841	84%	401,458	72%	618,135	43%	1,681,382	84%	2,393,329	89%	1,974,342	91%			
Home finance	95,402	91%	52,232	89%	58,977	91%	56,067	87%	60,882	86%	73,162	91%	82,385	92%	71,763	94%			
Investments	39,081	87%	38,025	89%	38,076	90%	37,600	90%	36,471	86%	37,873	88%	38,509	90%	40,358	90%			
Total	1,398,501		2,414,668		1,569,960		1,358,490		1,553,049		2,587,908		3,345,760		2,718,489				
As a percentage of all closed complaints	89.3%		84.1%		91.1%		86.6%		66.1%		86.0%		88.4%		91.9%				

Notes:

(a) Data has been updated from the previous publication due to firm resubmissions.

(b) Now includes authorised professional firms as the number of complaints previously recorded against the 'Professional Firms' category were relatively low and no firm in this category is required to publish their own data.

(c) The increase in complaints in 2013 H1 is mainly caused by MBNA Limited changing firm types from 'Bank and Building Society' to 'Other' following cancellation of their accepting deposits regulated activity in January 2013. See Note 2 for a full breakdown of firm types

Complaints (4) - Complaints Upheld

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Number and percentage of complaints upheld as a proportion of total closed complaints for each firm and product type

Reporting Periods:

H1 means first half of the year (1 Jan to 30 June), H2 means second half of the year (1 July to 31 December).

	2009-H1	2009-H2	2010-H1	2010-H2	2011-H1	2011-H2 (a)	2012-H1 (a)	2012-H2	2013-H1
4.1 Complaints upheld by firm type (Note 2)									
Bank (inc e-money issuers) and Building Society	441,698	561,190	566,587	635,907	526,490	1,124,493	1,394,609	1,370,353	1,056,989
General Insurance Intermediary	45,083	42,100	47,358	66,129	103,289	113,011	145,211	194,106	205,142
Investment Management	6,245	5,061	6,056	5,519	5,181	4,985	5,041	4,989	6,193
Life Insurer	27,527	18,843	17,506	18,557	21,860	24,137	23,985	22,764	23,347
Mortgage Business (Non-Deposit Taker)	4,691	4,185	10,460	11,933	12,921	25,673	32,356	40,249	24,300
Other Insurer	70,998	73,746	77,207	87,486	96,444	85,282	85,641	93,661	99,103
Personal Investment	8,446	4,247	6,713	7,615	8,668	9,019	13,349	11,911	12,544
Securities & Futures	2,506	2,020	1,373	1,576	1,535	1,548	1,840	1,847	2,344
Other (b)	14,021	11,426	8,029	16,305	13,579	10,182	9,039	8,608	82,058 (c)
Total	621,215	722,818	741,289	851,027	789,967	1,398,330	1,711,071	1,748,488	1,512,020
As a percentage of all closed complaints	39.5%	45.2%	25.8%	49.4%	50.3%	59.5%	56.9%	46.2%	51.1%
4.2 Complaints upheld by type of product from 1 August 2009 (Note 1)									
Banking	435,955	424,154	480,462	414,764	383,297	378,108	351,397	265,769	45%
Decumulation, life and pensions	34,047	28,126	30,996	33,305	35,262	33,403	32,747	30,688	39%
General insurance & pure protection	170,180	245,813	288,852	291,114	927,809	1,243,589	1,306,479	1,160,018	53%
Home finance	51,611	26,146	31,062	31,424	33,472	36,793	38,755	34,780	46%
Investments	15,951	17,050	19,655	19,360	18,490	19,178	19,110	20,765	46%
Total	707,744	741,289	851,027	789,967	1,398,330	1,711,071	1,748,488	1,512,020	
As a percentage of all closed complaints	45.2%	25.8%	49.4%	50.5%	59.5%	56.9%	46.2%	51.1%	

Notes:

(a) Data has been updated from the previous publication due to firm resubmissions.

(b) Now includes authorised professional firms as the number of complaints previously recorded against the 'Professional Firms' category were relatively low and no firm in this category is required to publish their own data.

(c) The increase in complaints in 2013 H1 is mainly caused by MBNA Limited changing firm types from 'Bank and Building Society' to 'Other' following cancellation of their accepting deposits regulated activity in January 2013. See Note 2 for a full breakdown of firm types

Complaints (5) - Redress (£)

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Amount of redress paid by firm and product type (from 1 August 2009)

All redress data has been updated from the previous publication due to firm resubmissions.

Reporting Periods:

H1 means first half of the year (1 Jan to 30 June), H2 means second half of the year (1 July to 31 December).

	2009-H2	2010-H1	2010-H2	2011-H1	2011-H2	2012-H1	2012-H2	2013-H1
5.1 Redress paid by type of product (Note 1)	Total £	Total £	Total £	Total £	Total £	Total £	Total £	Total £
Banking	52,505,323	51,204,084	58,584,038	59,216,195	62,305,133	75,677,799	62,383,532	52,583,449
Decumulation, life and pensions	46,769,416	42,907,857	34,316,009	39,634,861	39,039,335	40,696,022	41,665,253	48,394,739
General insurance & pure protection	150,679,702	294,245,048	351,530,358	273,375,496	2,157,052,585	3,004,217,084	2,784,009,931	2,389,995,077
Home finance	13,333,446	7,470,597	7,810,112	9,065,994	11,525,297	11,696,074	7,871,448	8,456,656
Investments	35,839,090	42,378,307	51,215,534	49,386,844	47,725,338	49,982,962	60,041,974	54,015,649
Total	299,126,977	438,205,893	459,893,108	430,679,390	2,279,058,432	3,182,269,941	2,955,972,138	2,553,445,570

(a) Data has been updated from the previous publication due to firm resubmissions.

COMPLAINTS STATISTICS TABLE:[Back to contents page](#)**Note 1****The product groups are made up of the following product names (a)**

Product Group	Product Name
Banking & Loans	<i>Current Accounts</i>
	<i>Credit cards</i>
	<i>unregulated loans</i>
	<i>Savings (inc. Cash ISA) and other banking</i>
Decumulation, life and pensions (b)	<i>Personal pensions and FSAVCS</i>
	<i>Investment linked annuities</i>
	<i>Income drawdown products</i>
	<i>Endowments</i>
	<i>Other decumulation, life and pensions</i>
General insurance & pure protection	<i>Payment protection insurance</i>
	<i>Other general insurance</i>
	<i>Critical illness</i>
	<i>Income protection</i>
	<i>Other pure protection</i>
Home Finance	<i>Equity release products</i>
	<i>Impaired credit mortgages</i>
	<i>other regulated home finance products</i>
	<i>other unregulated home finance products</i>
Investments	<i>Investment bonds</i>
	<i>PEPs/ISAs (exc. Cash ISAs)</i>
	<i>Investment trusts</i>
	<i>Unit trusts/OEICs</i>
	<i>Structured products</i>
	<i>Other investment products/funds</i>
	<i>Investment management/services (inc. platforms)</i>

(a) New product groups and names applicable from 1 August 2009.

(b) "Decumulation" means the conversion of pension assets accumulated during working life into pension income to be spent during retirement.

Note 2

Firm types are determined by the firm category description allocated to firms by internal FCA systems. These category descriptions are in turn determined by FCA supervisory divisions

Firm Category	Number of Firms as at 31 March 2013 (a)	Firm Category Description
Bank (inc e-money issuers) and Building Society	280	Bank (other than Wholesale only) Building Society E-money Issuer (non-bank) Wholesale only Bank
General Insurance Intermediary	5,815	General Insurance Intermediary
Investment Management	2,218	Custodial Service Provider Discretionary Investment Manager Non-discretionary Investment Manager Personal Pension Operator Venture Capital Firm
Life Insurer	95	Life Insurer
Mortgage Business	1,530	Home Finance Administrator Home Finance Broker Home Finance Provider
Other Insurer	428	Composite Insurer General Insurer Lloyd's Lloyd's Managing Agent Lloyd's Member Agent
Personal Investment	5,194	Arranging only Intermediary (excluding Stockbroker) Financial Adviser (FA) Independent Financial Advisor (IFA)
Securities & Futures	965	Advising only Intermediary (excluding FA) Alternative Trading System Operator Clearer/Settlement Agent Corporate Finance Firm Energy (including Oil) Market Participant Market Maker Own Account Trader Stockbroker Wholesale Market Broker
Other (b)	1,350	Advising and Arranging Intermediary (excluding FA & Stockbroker) Authorised Professional Firm CIS Administrator CIS Trustee Designated Professional Body Friendly Society Media Firm Service Company
EEA Authorised (a)	6,986	N/A
Data Not Included	598	Credit Union

(a) Firm numbers above exclude 'EEA Authorised' firms which 'passport' into the UK from the European Economic Area (EEA) via one or more Directive. These firms are listed under the EEA Authorised category. For more information visit our website at <http://www.fca.org.uk/consumers/complaints/firms-based-abroad>

(b) Now includes authorised professional firms as the number of complaints previously recorded against the 'Professional Firms' category were relatively low and no firm in this category is required to publish their own data.